

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION

In re: RUIZ, BIANCA KAYLENE

§ Case No. 21-24823
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 11/10/2021. The undersigned trustee was appointed on 11/10/2021.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 9,568.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 0.00
Bank service fees	\$ 105.48
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemptions paid to the debtor	\$ 0.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of ¹	\$ 9,462.52

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/26/2022 and the deadline for filing governmental claims was 05/09/2022. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,706.80. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,500.00, for a total compensation of \$1,500.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$186.40 for total expenses of \$186.40².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/16/2023

By: /s/ Stephen W. Rupp
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1**Individual Estate Property Record and Report
Asset Cases**Exhibit A
Page: 1**Case No.:** 21-24823**Trustee Name:** (640030) Stephen W. Rupp**Case Name:** RUIZ, BIANCA KAYLENE**Date Filed (f) or Converted (c):** 11/10/2021 (f)**For Period Ending:** 03/16/2023**§ 341(a) Meeting Date:** 12/14/2021**Claims Bar Date:** 05/26/2022

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	2013 AUDI A5, 100000 miles part of the community estate in my ongoing ca divorce. Entire property value: \$8,181.00. Debtor turned over the non-exempt portion of equity in the Audi A5 as per agreed. \$1,168.00 (3/3/23)	4,090.50	0.00		1,168.00	FA
2	2002 NISSAN XTERRA XE, 100000 miles	2,367.50	0.00		0.00	FA
3	2008 SUBARU FORESTEF, 100000 miles	3,691.50	0.00		0.00	FA
4	phone, ipad	200.00	0.00		0.00	FA
5	EVERYDAY CLOTHES	400.00	0.00		0.00	FA
6	Cash	0.00	0.00		0.00	FA
7	Checking account: NFCU-11-7-21- (my acct) 1/2 of 38.56	19.43	0.00		0.00	FA
8	Checking account: NFCU- 8-14-21- (hub acct) 1/2 of 2312.52	1,156.26	0.00		0.00	FA
9	Savings account: NFCU-11-7-21- fmv acct)1/2 of 0	0.00	0.00		0.00	FA
10	Savings account: NFCU- 8-14-21- (hub acct) 1/2 of 1871.55	935.61	0.00		0.00	FA
11	Other financial account: ROBINHOOD FUNDS- HUSBAND- UNKNOWN VAL	0.00	0.00		0.00	FA
12	401 (k) or similar plan: TSP- 6-30-21- (hub acct)-1/2 of \$42,148.28	21,074.14	0.00		0.00	FA
13	Pension plan: Military Pension (hub acct)- 1/2 of no cash value	0.00	0.00		0.00	FA
14	CHILD SUPPORT ARREARAGE AS OF 11-8-21: \$1,727.92 HANDLED BY CALIFORNIA DEPARTMENT OF CHILD SUPPORT SERVICES CASE # 200000002395702: Support	1,727.92	0.00		0.00	FA
15	2021 tax returns and refunds (u) 6/14/22 - Debtor to make \$300 per month payment for 8 months to pay off \$2,400 balance. 11/15/22 - Debtor to make \$50 monthly payment with balance due and owing in February, 2023.	0.00	9,000.00		8,400.00	FA
16	Kids' beds, playroom, and dressers (u)	200.00	0.00		0.00	FA
17	Other contingent and unliquidated claims of every nature (u)	Unknown	0.00		0.00	FA
17	Assets Totals (Excluding unknown values)	\$35,862.86	\$9,000.00		\$9,568.00	\$0.00

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A
Page: 2

Case No.: 21-24823

Trustee Name: (640030) Stephen W. Rupp

Case Name: RUIZ, BIANCA KAYLENE

Date Filed (f) or Converted (c): 11/10/2021 (f)

For Period Ending: 03/16/2023

§ 341(a) Meeting Date: 12/14/2021

Claims Bar Date: 05/26/2022

Major Activities Affecting Case Closing:

3/16/23 preparing tfr and atty app/submitted for approval

Initial Projected Date Of Final Report (TFR): 01/31/2023

Current Projected Date Of Final Report (TFR): 03/16/2023 (Actual)

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 21-24823 **Trustee Name:** Stephen W. Rupp (640030)
Case Name: RUIZ, BIANCA KAYLENE **Bank Name:** TriState Capital Bank
Taxpayer ID #: **-**5096 **Account #:** *****6122 Checking
For Period Ending: 03/16/2023 **Blanket Bond (per case limit):** \$55,455,715.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
04/04/22	{15}	BIANCA KAYLENE RUIZ	INCOMING WIRE FROM BIANCA K RU IZ 55929108	1224-000	6,000.00		6,000.00
04/29/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		8.01	5,991.99
05/31/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.28	5,982.71
06/30/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		10.54	5,972.17
07/29/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.25	5,962.92
08/31/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		10.51	5,952.41
09/30/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.54	5,942.87
10/31/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.20	5,933.67
11/15/22		BIANCA KAYLENE RUIZ	Settlement payment.		50.00		5,983.67
	{15}		Payment #1 on Asset #15 2021 tax returns and refunds \$50.00	1224-000			
11/30/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		10.18	5,973.49
12/14/22		BIANCA KAYLENE RUIZ	Settlement payment.		50.00		6,023.49
	{15}		Payment #2 on Asset #15 2021 tax returns and refunds \$50.00	1224-000			
12/14/22		BIANCA KAYLENE RUIZ	Monthly settlement payment.		-50.00		5,973.49
	{15}		Refund for Payment #2 on Asset #15 2021 tax returns and refunds -\$50.00	1224-000			
12/30/22		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.60	5,963.89
01/06/23		BIANCA KAYLENE RUIZ	Settlement payment.		50.00		6,013.89
	{15}		Payment #2 on Asset #15 2021 tax returns and refunds \$50.00	1224-000			
01/13/23		BIANCA KAYLENE RUIZ	Monthly settlement payment.		50.00		6,063.89
	{15}		Payment #3 on Asset #15 2021 tax returns and refunds \$50.00	1224-000			
01/31/23		TriState Capital Bank	Bank and Technology Services Fees	2600-000		10.29	6,053.60
02/15/23		BIANCA KAYLENE RUIZ	Monthly settlement payment.		50.00		6,103.60
	{15}		Payment #4 on Asset #15 2021 tax returns and refunds \$50.00	1224-000			
02/28/23		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.08	6,094.52
03/03/23	{1}	BIANCA KAYLENE RUIZ	Turnover non-exempt equity in Audi A5	1129-000	1,168.00		7,262.52

Page Subtotals: \$7,368.00 \$105.48

Form 2

Exhibit B

Page: 2

Cash Receipts And Disbursements Record

Case No.:	21-24823	Trustee Name:	Stephen W. Rupp (640030)
Case Name:	RUIZ, BIANCA KAYLENE	Bank Name:	TriState Capital Bank
Taxpayer ID #:	**-***5096	Account #:	*****6122 Checking
For Period Ending:	03/16/2023	Blanket Bond (per case limit):	\$55,455,715.00
		Separate Bond (if applicable):	N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
03/08/23		BIANCA KAYLENE RUIZ	Turnover of final balance of estate portion of tax refunds.		2,200.00		9,462.52
	{15}		Payment #4 on Asset #15 2021 tax returns and refunds \$2,200.00	1224-000			

COLUMN TOTALS	9,568.00	105.48	\$9,462.52
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	9,568.00	105.48	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$9,568.00	\$105.48	

Form 2Exhibit B
Page: 3**Cash Receipts And Disbursements Record****Case No.:** 21-24823**Trustee Name:** Stephen W. Rupp (640030)**Case Name:** RUIZ, BIANCA KAYLENE**Bank Name:** TriState Capital Bank**Taxpayer ID #:** **-***5096**Account #:** *****6122 Checking**For Period Ending:** 03/16/2023**Blanket Bond (per case limit):** \$55,455,715.00**Separate Bond (if applicable):** N/A

Net Receipts:	\$9,568.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$9,568.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****6122 Checking	\$9,568.00	\$105.48	\$9,462.52
	\$9,568.00	\$105.48	\$9,462.52

Exhibit C
Analysis of Claims Register
Case: 21-24823 BIANCA K. RUIZ

Claims Bar Date: 05/26/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Stephen W. Rupp 15 West South Temple Street Suite 1000 Salt Lake City, UT 84101 <2100-000 Trustee Compensation> , 200	Administrative 03/16/23		\$1,500.00 \$1,500.00	\$0.00	\$1,500.00
<hr/>						
Voluntary Reduction of Trustee Compensation						
<hr/>						
TE	Stephen W. Rupp 15 West South Temple Street Suite 1000 Salt Lake City, UT 84101 <2200-000 Trustee Expenses> , 200	Administrative 03/16/23		\$186.40 \$186.40	\$0.00	\$186.40
<hr/>						
TProF	McKay, Burton & Thurman, P.C. 15 West South Temple Suite 1000 Salt Lake City, UT 84101 <3110-000 Attorney for Trustee Fees (Trustee Firm)> , 200	Administrative 03/16/23		\$13,060.50 \$5,500.00	\$0.00	\$5,500.00
<hr/>						
1	Navy Federal Credit Union P.O. Box 3000 Merrifield, VA 22119 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/02/22		\$8,560.92 \$8,560.92	\$0.00	\$8,560.92
<hr/>						
2	Jacob Ruiz 3005 Bent Oak Road Pensacola, FL 32526 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/04/22		\$10,982.00 \$0.00	\$0.00	\$0.00
<hr/>						
See Docket 99: Order Disallowing Claim 2						
<hr/>						
3	Jacob Ruiz 3005 Bent Oak Road Pensacola, FL 32526 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/04/22		\$4,062.00 \$0.00	\$0.00	\$0.00
<hr/>						
See Docket 99: Order Disallowing Claim 3						

Exhibit C
Analysis of Claims Register
Case: 21-24823 BIANCA K. RUIZ

Claims Bar Date: 05/26/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
4	Quantum3 Group LLC as agent for PO Box 2489 Kirkland, WA 98083-2489 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 05/18/22		\$505.78 \$505.78	\$0.00	\$505.78
5	Jacob Ruiz 3005 Bent Oak Road Pensacola, FL 32526 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620	Unsecured 11/14/22		\$4,013.52 \$4,013.52	\$0.00	\$4,013.52
6	FedLoan Servicing P0 Box 60610 Harrisburg, PA 17106 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620	Unsecured 11/28/22		\$70,049.00 \$70,049.00	\$0.00	\$70,049.00
					Case Total:	\$0.00 \$90,315.62

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 21-24823

Case Name: BIANCA K. RUIZ

Trustee Name: Stephen W. Rupp

Balance on hand: \$ 9,462.52

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 9,462.52

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Stephen W. Rupp	1,500.00	0.00	1,500.00
Trustee, Expenses - Stephen W. Rupp	186.40	0.00	186.40
Attorney for Trustee Fees - McKay, Burton & Thurman, P.C.	5,500.00	0.00	5,500.00
Total to be paid for chapter 7 administrative expenses: \$ <u>7,186.40</u> Remaining balance: \$ <u>2,276.12</u>			

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			
Total to be paid for prior chapter administrative expenses: \$ <u>0.00</u> Remaining balance: \$ <u>2,276.12</u>			

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 2,276.12

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$9,066.70 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Navy Federal Credit Union	8,560.92	0.00	2,149.15
2	Jacob Ruiz	0.00	0.00	0.00
3	Jacob Ruiz	0.00	0.00	0.00
4	Quantum3 Group LLC as agent for	505.78	0.00	126.97

Total to be paid for timely general unsecured claims: \$ 2,276.12
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$74,062.52 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5	Jacob Ruiz	4,013.52	0.00	0.00
6	FedLoan Servicing	70,049.00	0.00	0.00

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00